



IAPD Report

CONRAD EARL PEARSON

CRD# 1068155

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

CONRAD EARL PEARSON (CRD# 1068155)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/02/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
B OSAIC WEALTH, INC.	CRD# 23131	09/01/2023
IA OSAIC WEALTH, INC.	CRD# 23131	09/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **43** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

FIRM	CRD#	LOCATION	REGISTRATION DATES
B SAGEPOINT FINANCIAL, INC.	133763	LAKE OSWEGO, OR	08/31/2020 - 09/01/2023
IA SAGEPOINT FINANCIAL, INC.	133763	LAKE OSWEGO, OR	08/31/2020 - 09/01/2023
IA LPL FINANCIAL LLC	6413	LAKE OSWEGO, OR	04/19/2018 - 05/13/2022

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	3



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **43** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	09/01/2023
B	FINRA	General Securities Representative	Approved	09/01/2023
B	FINRA	Municipal Fund	Approved	09/01/2023
B	Alabama	Agent	Approved	09/01/2023
B	Alaska	Agent	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	Arkansas	Agent	Approved	09/01/2023
B	California	Agent	Approved	09/01/2023
B	Colorado	Agent	Approved	09/01/2023
B	Connecticut	Agent	Approved	09/01/2023
B	District of Columbia	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
B	Georgia	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B Hawaii	Agent	Approved	09/01/2023
B Idaho	Agent	Approved	09/01/2023
B Illinois	Agent	Approved	09/01/2023
B Indiana	Agent	Approved	09/01/2023
B Iowa	Agent	Approved	09/01/2023
B Kansas	Agent	Approved	09/01/2023
B Kentucky	Agent	Approved	09/01/2023
B Louisiana	Agent	Approved	09/01/2023
B Maine	Agent	Approved	09/01/2023
B Maryland	Agent	Approved	09/01/2023
B Michigan	Agent	Approved	09/01/2023
B Minnesota	Agent	Approved	09/01/2023
B Mississippi	Agent	Approved	09/01/2023
B Missouri	Agent	Approved	09/01/2023
B Montana	Agent	Approved	09/01/2023
B Nevada	Agent	Approved	09/01/2023
B New Hampshire	Agent	Approved	09/01/2023
B New Jersey	Agent	Approved	09/01/2023
B New Mexico	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	09/01/2023
B North Carolina	Agent	Approved	09/01/2023
B North Dakota	Agent	Approved	09/01/2023
B Ohio	Agent	Approved	09/01/2023
B Oklahoma	Agent	Approved	09/01/2023
B Oregon	Agent	Approved	09/01/2023
IA Oregon	Investment Adviser Representative	Approved	09/01/2023
B Pennsylvania	Agent	Approved	09/01/2023
B South Carolina	Agent	Approved	09/01/2023
B Texas	Agent	Approved	09/01/2023
IA Texas	Investment Adviser Representative	Restricted Approval	09/10/2024
B Utah	Agent	Approved	09/01/2023
B Virginia	Agent	Approved	09/01/2023
B Washington	Agent	Approved	09/01/2023
B Wisconsin	Agent	Approved	09/01/2023
B Wyoming	Agent	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
3 CENTERPOINTE DRIVE
SUITE 200
LAKE OSWEGO, OR 97035



Qualifications

OSAIC WEALTH, INC.
Aurora, OR





Qualifications

PASSED INDUSTRY EXAMS



This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 2 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	03/18/2003
 General Securities Principal Examination (S24)	Series 24	12/02/1992

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/16/1982

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/14/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/08/1986

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	08/31/2020 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	LAKE OSWEGO, OR
IA	08/31/2020 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	LAKE OSWEGO, OR
IA	04/19/2018 - 05/13/2022	LPL FINANCIAL LLC	CRD# 6413	LAKE OSWEGO, OR
B	02/14/2018 - 09/11/2020	LPL FINANCIAL LLC	CRD# 6413	LAKE OSWEGO, OR
B	02/13/2012 - 02/14/2018	SII INVESTMENTS, INC.	CRD# 2225	LAKE OSWEGO, OR
B	11/19/1989 - 02/21/2012	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	LAKE OSWEGO, OR
B	10/10/1986 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	03/09/1984 - 10/17/1986	FSC SECURITIES CORPORATION	CRD# 7461	
B	10/20/1982 - 02/27/1984	SOUTHMARK FINANCIAL SERVICES, INC.	CRD# 6518	

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	LAKE OSWEGO, OR, United States
11/1989 - Present	PEARSON FINANCIAL GROUP	OWNER/ADVISOR	Y	LAKE OSWEGO, OR, United States
08/2020 - 09/2023	SAGEPOINT FINANCIAL, INC.	OSJ	Y	LAKE OSWEGO, OR, United States
02/2018 - 08/2020	LPL FINANCIAL LLC	Mass Transfer	Y	LAKE OSWEGO, OR, United States
02/2012 - 02/2018	SII INVESTMENTS	INVESTMENT REP	Y	LAKE OSWEGO, OR, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1) PEARSON FINANCIAL GROUP - FIXED INSURANCE SALES.

2) GOD OF ABRAHAM FOUNDATION

POSITION: Founder NATURE: Non profit organization to encourage young people to "love your neighbor as yourself."

INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2000

ADDRESS: 3 Centerpointe Dr., Suite 200, Lake Oswego OR 97035, United States

DESCRIPTION: Oversee non profit organization that I created. All monies involved are my own. I do not solicit outside funds.

3) PEARSON FINANCIAL GROUP, DBA

POSITION: owner NATURE: Securities business as OSJ manager, rep with Osaic Wealth Inc. INVESTMENT RELATED: Yes

NUMBER OF HOURS: 170 SECURITIES TRADING HOURS: 130 START DATE: 09/01/2020

ADDRESS: 3 Centerpointe Dr., Suite 200, Lake Oswego OR 97035, United States

DESCRIPTION: Manage company as owner



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

**DISCLOSURE EVENT DETAILS**

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	3

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE ASSOCIATES, INC.
Allegations:	Customer alleges that the representative miscalculated the maximum allowable withdrawal amount leading to an excess withdrawal situation which in turn lowered the guaranteed minimum income base.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm has made a good faith determination that the alleged damages would exceed \$5000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/19/2021
Complaint Pending?	No
Status:	Denied
Status Date:	08/30/2021



Settlement Amount:

Individual Contribution Amount:

Firm Statement

The product was sold when the representative was associated with Royal Alliance. The decrease in the income base occurred in 2017 when the representative was associated with SII Investments, part of National Planning. The complaint has been referred to National Planning Holdings.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

ROYAL ALLIANCE ASSOCIATES, INC.

Allegations:

Customer alleges that representative misrepresented variable annuity purchase in 2007.

Product Type:

Annuity-Variable

Alleged Damages:

\$5,000.00

Alleged Damages Amount Explanation (if amount not exact):

The Firm has made a good faith determination that the damages from the alleged conduct would exceed \$5000.

Is this an oral complaint?

No

Is this a written complaint?

Yes

Is this an arbitration/CFTC reparation or civil litigation?

No

Customer Complaint Information

Date Complaint Received:

05/19/2021

Complaint Pending?

No

Status:

Denied

Status Date:

08/30/2021

Settlement Amount:

Individual Contribution Amount:

Broker Statement

The alleged loss appears to have originated in consequence of activity while the representative was associated with SII Investments, part of National Planning Holdings(NPH). The complaint was forwarded to NPH for review and response.

Disclosure 2 of 3

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

SII

Allegations:

CUSTOMER CLAIMS HE WAS NOT INFORMED OF TAX LIABILITY RELATED TO THE SURRENDER OF AN ANNUITY

Product Type:

Annuity-Variable



Alleged Damages: \$5,000.00
Alleged Damages Amount Explanation (if amount not exact): FIRM BELIEVES THE CLAIM WOULD BE MORE THAN \$5000
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/13/2017
Complaint Pending? No
Status: Denied
Status Date: 04/17/2017
Settlement Amount:
Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: ROYAL ALLIANCE ASSOCIATES, INC.
Allegations: ALLEGE MISMANAGEMENT AND UNSUITABILITY FOR ANNUITY SUBACCOUNTS FROM SEPTEMBER 2000 TO FEBRUARY 2003.
Product Type: Annuity-Variable
Alleged Damages: \$95,000.00
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/03/2004
Complaint Pending? No
Status: Closed/No Action
Status Date: 01/27/2010
Settlement Amount:
Individual Contribution Amount:

Broker Statement AFTER A THROUGH INVESTIGATION, THIS COMPLIANT WAS FOUND TO BE WITHOUT MERIT.



End of Report

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